Case 10-11030-bif Doc 15

(If known)

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B22C (Official Form 22C) (Chapter 13) (01/08)

In re		y C McBride d R McBride	
		Debtor(s)	
Case N	Jumber:	10-11030	

According to the calculations required by this statement:
☐ The applicable commitment period is 3 years.
■ The applicable commitment period is 5 years.
■ Disposable income is determined under § 1325(b)(3).
☐ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this state a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.	men	at as directed.		
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")	ne'')	for Lines 2-10.		
	All figures must reflect average monthly income received from all sources, derived during the six	Column A			Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Debtor's Income	Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	3,833.00	\$	2,122.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				
	Debtor Spouse				
	a. Gross receipts \$ 0.00 \$ 0.00				
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00				
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse				
_	Debtor Spouse				
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00				
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00
6	Pension and retirement income.	\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.	\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00

9	Income from all other sources. Specify source and on a separate page. Total and enter on Line 9. Do n maintenance payments paid by your spouse, but it separate maintenance. Do not include any benefits payments received as a victim of a war crime, crime international or domestic terrorism.						
	international of domestic terrorism.	Debtor	Spouse				
	a. \$ b. \$		\$ \$		Φ 0.0		0.00
	Subtotal. Add Lines 2 thru 9 in Column A, and, if C	Salvene D is assemblet			\$ 0.0	90 \$	0.00
10	in Column B. Enter the total(s).	tolullii B is complete	sa, add Lines 2 till	ough 9	\$ 3,833.0	00 \$	2,122.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCULATION	OF § 1325(b)(4)	COMMITMI	ENT PI	ERIOD	1	
12	Enter the amount from Line 11					\$	5,955.00
13	Marital Adjustment. If you are married, but are not calculation of the commitment period under § 1325(enter on Line 13 the amount of the income listed in I the household expenses of you or your dependents as income (such as payment of the spouse's tax liability debtor's dependents) and the amount of income devo on a separate page. If the conditions for entering this a. b. c. Total and enter on Line 13	b)(4) does not requir Line 10, Column B t and specify, in the line or the spouse's supported to each purpose.	the inclusion of the interpretation of the interpretation of the basis of the inclusion of	income or on a regu for excluer than the	of your spouse, ular basis for uding this the debtor or the	\$	0.00
14	Subtract Line 13 from Line 12 and enter the resul		\$	5,955.00			
15	Annualized current monthly income for § 1325(b) enter the result.	(4). Multiply the an	nount from Line 14	by the n	number 12 and	\$	71,460.00
16	Applicable median family income. Enter the median information is available by family size at www.usdoj	j.gov/ust/ or from the		ruptcy co	urt.)	0	50.700.00
	a. Enter debtor's state of residence: PA			.e:	2	\$	53,763.00
17	Application of § 1325(b)(4). Check the applicable b ☐ The amount on Line 15 is less than the amount top of page 1 of this statement and continue with ☐ The amount on Line 15 is not less than the amount at the top of page 1 of this statement and continue.	on Line 16. Check this statement.	the box for "The a				•
	Part III. APPLICATION OF § 132	25(b)(3) FOR DETE	ERMINING DISP	OSABLI	E INCOME		
18	Enter the amount from Line 11.					\$	5,955.00
19	Marital Adjustment. If you are married, but are not any income listed in Line 10, Column B that was NO debtor or the debtor's dependents. Specify in the line payment of the spouse's tax liability or the spouse's s dependents) and the amount of income devoted to ea separate page. If the conditions for entering this adjuta. Description	OT paid on a regular es below the basis for support of persons of ach purpose. If neces	basis for the house excluding the Col her than the debton sary, list additiona	chold exp lumn B ir r or the de	enses of the ncome(such as ebtor's		
	Total and enter on Line 19.					\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract		\$	5,955.00			

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21		lized current monthly inc ne result.	0 by the number 12 and	\$	71,460.00					
22	Applic	able median family incom	ne. Enter the amount from	m Lin	e 16.		\$	53,763.00		
	Applic	ation of § 1325(b)(3). Che	eck the applicable box a	nd pro	ceed as directed.			,		
23	132	sposable income is determined this statement.								
	☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part									
	Part IV. CALCULATION OF DEDUCTIONS FROM INCOME									
		Subpart A: D	eductions under Star	ndaro	ls of the Internal Reve	nue Service (IRS)				
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)									
24B										
	result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Household members under 65 years of age Household members 65 years of age or older									
	a1.	Allowance per member	60	a2.	Allowance per member	144				
	b1.	Number of members	2	b2.	Number of members	0				
	c1.	Subtotal	120.00	c2.	Subtotal	0.00	\$	120.00		
25A	Utilitie	Standards: housing and uses Standards; non-mortgage le at www.usdoj.gov/ust/c	expenses for the applic	able c	ounty and household size.		\$	569.00		
25B	Housin availab Month	Standards: housing and ug and Utilities Standards; ale at www.usdoj.gov/ust/ cy Payments for any debts sult in Line 25B. Do not en	mortgage/rent expense for from the clerk of the besecured by your home, a	or you ankru s state	r county and household size ptcy court); enter on Line and in Line 47; subtract Line	ze (this information is b the total of the Average				
		IRS Housing and Utilities				1,119.00				
		Average Monthly Payment home, if any, as stated in L		r \$	\$ 0.00					
	c.	Net mortgage/rental expen	se		Subtract Line b fro	om Line a.	\$	1,119.00		
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						\$	0.00		
27A	expens regardl Check include If you of Transp	Standards: transportation e allowance in this categor ess of whether you use put the number of vehicles for ed as a contribution to your checked 0, enter on Line 2 ortation. If you checked 1 rds: Transportation for the	y regardless of whether olic transportation. which you pay the oper household expenses in 7A the "Public Transpor or 2 or more, enter on I	you pating of Line Tation ine 27	expenses of operating expenses or for which the orange $0 \square 1 \square 2$ or mo manual from IRS Local Solution $0 \square 1$ amount from IRS Local Solution $0 \square 1$ and $0 \square 1$ the "Operating Costs" and $0 \square 1$	pperating expenses are re. Standards: umount from IRS Local		3.33		
	Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							0.00		

27B	or \$	0.00							
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.								
	a. IRS Transportation Standards, Ownership Costs \$ 0.0 Average Monthly Payment for any debts secured by Vehicle \$ 0.0								
	b. 1, as stated in Line 47 \$ 0.00								
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.								
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle								
	b. 2, as stated in Line 47 \$ 0.00 \$ c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$								
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal,								
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.								
32	\$	0.00							
33	\$	0.00							
34	other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.								
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do		\$	0.00					
36	\$	0.00							
37	s \$	0.00							
38	\$	2,793.00							
	Subpart B: Additional Living	Expense Deductions							
	Note: Do not include any expenses that	* -							
	v 1	<u>-</u>							

	the ca	th Insurance, Disability Insurance, and ategories set out in lines a-c below that andents						
39	a.	Health Insurance	\$	0.00				
	b.	Disability Insurance	\$	0.00				
	c.	Health Savings Account	\$	0.00				
	Total	and enter on Line 39			\$	0.00		
	If you below	a do not actually expend this total amo	unt, state your actual total a	verage monthly expenditures in the space	re			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly							
41	Prote actual applic	er \$	0.00					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.							
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					0.00		
44	Addit exper Stand or fro reaso	\$	0.00					
45	contri	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.						
46	Total	Additional Expense Deductions under	f Lines 39 through 45.	\$	0.00			

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			Subpart C: Deductions for D	ebt	Payment			
47	own, check sched case,	list the name of creditor, whether the payment included as contractually due	claims. For each of your debts that is secur identify the property securing the debt, statedudes taxes or insurance. The Average More to each Secured Creditor in the 60 months ary, list additional entries on a separate page	e the Anthly I	Average Monthly Payment is the to ving the filing of	y Payment, and otal of all amounts the bankruptcy		
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.	-NONE-		\$	•	□yes □no	\$	0.00
48	moto your paym sums	r vehicle, or other proper deduction 1/60th of any a tents listed in Line 47, in in default that must be pa	claims. If any of debts listed in Line 47 are ty necessary for your support or the support amount (the "cure amount") that you must proder to maintain possession of the property aid in order to avoid repossession or foreclory, list additional entries on a separate page.	secure of yo ay the . The sure.	ur dependents, y creditor in addi cure amount wo	ou may include in tion to the ould include any	\$	0.00
	a.	Name of Creditor -NONE-	Property Securing the Debt		1/60th of	the Cure Amount		
					•	Total: Add Lines	\$	0.00
49	prior	ity tax, child support and	prity claims. Enter the total amount, divide alimony claims, for which you were liable a ns, such as those set out in Line 33.				\$	56.02
	resul	ting administrative expen			ount in Line b, a			
50	а. b.	Current multiplier for issued by the Executive information is availabe the bankruptcy court.)		of x		9.80		
	c.		inistrative expense of Chapter 13 case		otal: Multiply Li	nes a and b	\$	0.00
51	Tota	l Deductions for Debt Pa	ayment. Enter the total of Lines 47 through	50.			\$	56.02
			Subpart D: Total Deductions	froi	n Income			
52	Tota	l of all deductions from	income. Enter the total of Lines 38, 46, and	51.			\$	2,849.02
		Part V. DETE	RMINATION OF DISPOSABLE	INC	COME UND	ER § 1325(b)(2))	
53	Tota	l current monthly incom	e. Enter the amount from Line 20.				\$	5,955.00
54	paym	ents for a dependent child	onthly average of any child support paymen d, reported in Part I, that you received in acc ecessary to be expended for such child.				\$	0.00
55	wage	s as contributions for qua	ons. Enter the monthly total of (a) all amou diffied retirement plans, as specified in § 541 as specified in § 362(b)(19).				\$	0.00
56	Tota	l of all deductions allow	ed under § 707(b)(2). Enter the amount fro	m Liı	ne 52.		\$	2,849.02
_	_						_	

	there is no in If necessary provide you	easonable , list addi ir case t r	al circumstances. If there are special circumstances, describe the special circumstances on a separate page. To sustee with documentation of these astances that make such expense necessitions.	cumstances and the rest etal the expenses and en expenses and you must	ulting ter th st pr	g expenses in lines a-c below. ne total in Line 57. You must		
57	Natu	re of spec	cial circumstances	Aı	mour	nt of Expense		
	a.			\$				
	b.			\$				
	c.			\$				
				To	otal:	Add Lines	\$	0.00
58	Total adjust result.	tments to	o determine disposable income. Ad	dd the amounts on Line	s 54,	55, 56, and 57 and enter the	\$	2,849.02
59	Monthly D	isposable	Income Under § 1325(b)(2). Subt	ract Line 58 from Line	53 a	nd enter the result.	\$	3,105.98
60	of you and y 707(b)(2)(A each item.	our fami (ii)(I).	at and describe any monthly expense ly and that you contend should be at if necessary, list additional sources of expenses.	n additional deduction f on a separate page. All	in thi from figur	s form, that are required for the your current monthly income u	ınder §	
			Total: Add	l Lines a, b, c and d	\$			
			Part V	II. VERIFICATION				
61	I declare un must sign.)	der penal Date:	ty of perjury that the information pro March 13, 2010			ue and correct. (If this is a join Isl Tammy C McBride Tammy C McBride (Debtor)	nt case,	both debtors
		Date:	March 13, 2010	Signatu	ure	/s/ Donald R McBride Donald R McBride		

(Joint Debtor, if any)